

Claims

[c1] 1. In a computer having a processor and storage, a computer-implemented process for determining a creditworthiness metric of a credit applicant, comprising the steps of: obtaining past psychometric interviews data for processing by the computer; generating a predictive model with the processor from the past psychometric interviews data; storing a representation of the predictive model in the computer storage; receiving current psychometric interviews data for processing by the processor; and generating a computer signal indicative of the creditworthiness of the current credit applicant, wherein the processor generates the computer signal by applying the current psychometric interview data to the stored predictive model.

[c2] 2. The computer-implemented process of claim 1, further comprising the steps of: monitoring a performance metric of the computer generated predictive model, wherein the processor monitors the performance metric; comparing the performance metric with a predetermined performance level; and generating and storing a new predictive model from past psychometric interview data

responsive to the performance level exceeding the performance metric, wherein the new predictive model is generated by the processor and stored in the computer storage.

- [c3] 3. The computer-implemented process of claim 2, wherein the performance metric comprises: a non-performing loan detection rate measurement; and a false positive rate measurement.
- [c4] 4. The computer-implemented process of claim 1, further comprising the steps of: obtaining past credit application related data; incorporating past credit application data to become part of past psychometric interviews data; obtaining current credit application data; and incorporating current credit application data to become part of past psychometric interviews data.
- [c5] 5. The computer-implemented process of claim 1, wherein the psychometric interview data comprises: answers to a psychometric interview provided by at least one interviewee associated with the credit applicant.
- [c6] 6. The computer-implemented process of claim 5, wherein the psychometric interview data comprises: answers to a psychometric interview provided by at least one interviewee associated with the credit applicant se-

lected based upon a pre-determined association relationship.

- [c7] 7. The computer-implemented process of claim 5, wherein the psychometric interview data further comprises: the amount of time each interviewee took to answers each question of the psychometric interview.
- [c8] 8. The computer-implemented process of claim 1, wherein the psychometric interview data comprises: answers to a psychometric interview provided by a plurality of interviewees associated with the credit applicant.
- [c9] 9. The computer-implemented process of claim 8, wherein the interviewees associated with the credit applicant include: an individual performing the functions of the chief executive officer of the credit applicant; and an individual performing the functions of the chief financial officer of the credit applicant.
- [c10] 10. The computer-implemented process of claim 1, further comprising the steps of: administering a psychometric interview to at least one interviewee associated with the loan applicant.
- [c11] 11. The computer-implemented process of claim 10, further comprising the steps of: generating a psychometric interview by selecting interview questions from a

pool of questions.

- [c12] 12. The computer-implemented process of claim 1, wherein the credit applicant is a business.
- [c13] 13. The computer-implemented process of claim 12, wherein the credit worthiness metric is an estimation of the likelihood of success of a contemplated business relationship.
- [c14] 14. The computer-implemented process of claim 12, wherein the contemplated business relationship is a loan.
- [c15] 15. The computer-implemented process of claim 12, wherein the contemplated business relationship is an equity investment.
- [c16] 16. The computer-implemented process of claim 1, further comprising the steps of: obtaining current credit score data; and combining the current credit score data with the computer signal indicative of the creditworthiness of the current credit applicant.
- [c17] 17. In a computer having a processor and storage, a computer-implemented process for determining a creditworthiness metric of loans in a collection of loans, comprising the steps of: obtaining psychometric inter-

views data relating to non-performing loans in the collection of loans for processing by the computer; obtaining psychometric interviews data relating to performing loans in the collection of loans for processing by the computer; generating a predictive model with the processor from the psychometric interviews data; storing a representation of the predictive model in the computer storage; and generating a computer signal indicative of the creditworthiness of each loan in the collection of loans, wherein the processor generates the computer signal by applying each loan's psychometric interview data to the stored predictive model.

- [c18] 18. The computer-implemented process of claim 17, further comprising the steps of: identifying loans where the actual performance and computer signal indicative of the creditworthiness are divergent.
- [c19] 19. In a computer having a processing and storage, a computer-implemented process for managing psychometric interviews generated for creditworthiness evaluation purposes, comprising the steps of: obtaining a request for a psychometric interview to an identified interviewee; determining if a usable completed psychometric interview is available to be retrieved; administering a psychometric interview to the identified interviewee if no usable completed psychometric interview is available to

be retrieved; archiving the completed psychometric interview; and responding to the request with data representing the completed psychometric interview.

- [c20] 20. The computer-implemented process of claim 19 where the psychometric interview is administered via the Internet.